

# UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

In re: Patricia L. Fitzgerald  
Debtor(s)

Case No. 17-13281

Official Form 410S1

Chapter 13

## Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wilmington Savings Fund Society, FSB,  
as trustee of Stanwich Mortgage Loan Trust F

Court claim no. (if known): 13-1

Last four digits of any number  
you use to identify the debtor's  
account:

1170

Date of payment change: 09-01-2020

Must be at least 21 days after  
date of this notice

New total payment:

\$1,925.96

Principal, interest and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? YES

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$843.62

New Escrow Payment: \$633.69

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? NO

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment: \$1,292.27

New principal and interest payment: \$1,292.27

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? YES

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$2,135.89

New mortgage payment: \$1,925.96

#### Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/Diane Tran

Signature

Date: 08-09-2020

Print: Diane Tran

Title: Authorized Agent

Company: Liepold, Harrison & Associates, PLLC

Address: 701 Highlander Blvd., Ste. 200  
Arlington, TX 76015

Contact Phone: (682) 808-5407

Email: dtran@ursusholdings.com

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**CERTIFICATE OF SERVICE**

I hereby certify that on 08-09-2020, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system.

By: /s/Diane Tran

Wilmington Savings Fund Society, FSB, as trustee  
of Stanwich Mortgage Loan Trust F  
701 Highlander Blvd., Ste 200  
Arlington, TX 76015

Debtor through the debtor's attorney of record

Patricia L. Fitzgerald  
1519 N. Center Avenue  
Feasterville Trevose, PA 19053

Debtor's Counsel

JOSEPH L QUINN  
Ross, Quinn & Ploppert, P.C.  
192 S. Hanover Street, Suite 101  
Pottstown, PA 19464

Trustee

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

U.S. Trustee

United States Trustee  
Office of the U.S. Trustee  
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